

Form ntcabuse

UNITED STATES BANKRUPTCY COURT

District of New Jersey

Case No.: 20-19952-RG
Chapter: 7
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Louis Anthony Tenore
64 Grove Ave.
East Hanover, NJ 07936

Lynn Catherine Tenore
64 Grove Ave.
East Hanover, NJ 07936

Social Security No.:

xxx-xx-0357

xxx-xx-2313

Employer's Tax I.D. No.:

STATEMENT OF PRESUMED ABUSE

As required by 11 U.S.C. Sec. 704(b)(1)(A), the United States Trustee has reviewed the materials filed by the debtor(s). Having considered these materials in reference to the criteria set forth in 11 U.S.C. Sec. 707(b)(2)(A), and, pursuant to 11 U.S.C. Sec. 704(b)(2), the United States Trustee has determined that: (1) the debtor's(s) case should be presumed to be an abuse under section 707(b); and (2) the product of the debtor's current monthly income, multiplied by 12, is not less than the requirements specified in section 704(b)(2)(A) or (B). As required by 11 U.S.C. Sec. 704(b)(2) the United States Trustee shall, not later than 30 days after the date of this Statement's filing, either file a motion to dismiss or convert under section 707(b) or file a statement setting forth the reasons the United States Trustee does not consider such a motion to be appropriate. Debtor(s) may rebut the presumption of abuse only if special circumstances can be demonstrated as set forth in 11 U.S.C. Sec. 707(b)(2)(B). U.S. Trustee. (UST Staff03)

Dated: 10/9/20

United States Trustee

In re:
Louis Anthony Tenore
Lynn Catherine Tenore
Debtor(s)

Case No. 20-19952-RG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 09, 2020

User: admin
Form ID: ntcabuse

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Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Louis Anthony Tenore, Lynn Catherine Tenore, 64 Grove Ave., East Hanover, NJ 07936-1520
cr	+ BAYVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court., Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
518937827	AT&T Universal Card, PO Box 70166, Philadelphia, PA 19176-0166
518937826	+ American Express, PO Box 981537, El Paso, TX 79998-1537
518937829	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court., Bank of America, PO Box 15019, Wilmington, DE 19886-5019
518937828	+ Bank of America, PO Box 17234, Wilmington, DE 19850-7234
518937830	+ Bayview Loan Servicing, PO Box 740410, Cincinnati, OH 45274-0410
518937833	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
518937832	Citi Cards, PO Box 9001016, Louisville, KY 40290-1016
518937836	+ Cuna Mutual Group, 5910 Mineral Point Road, Madison, WI 53705-4498
518937839	+ Eagle Hill Condos, c/o Pat Caprio, 230 Eagle Rock Avenue, Roseland, NJ 07068-1711
518937840	Fortiva Credit Card, PO Box 105555, Atlanta, GA 30348-5555
518937841	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
518937845	+ Mercury Card Services, PO Box 84064, Columbus, GA 31908-4064
518937846	+ National Electric Benefit Fund, 2400 Research Boulevard, #500, Rockville, MD 20850-3266
518937847	+ Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360
518937850	OneMain Financial, PO Box 740594, Cincinnati, OH 45274-0594
518937851	+ PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534
518937852	+ Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905
518937853	+ Sears Mastercard, PO Box 76051, Phoenix, AZ 85087-1041
518937854	+ Synchrony Bank, c/o Selip & Stylianou, LLP, 10 Forest Avenue, Suite 300, Paramus, NJ 07652-5238
518937855	TD Cash Visa, PO Box 54037, Columbus, GA 31908-4037
518937856	+ The Jayson Company, 2150 Stanley Terrace, Union, NJ 07083-4320
518937857	+ West Orange Municipal Federal Credit Uni, 342 Main Street, West Orange, NJ 07052-5726

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 09 2020 22:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 09 2020 22:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Oct 09 2020 22:00:04	AIS Portfolio Sevices, LP Attn: Capital One Auto F, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: gecscdi@recoverycorp.com	Oct 09 2020 21:59:57	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021

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518946830	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Oct 09 2020 22:00:04	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518937831	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 09 2020 21:59:08	Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106
518937834	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 09 2020 21:59:10	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
518937842	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 09 2020 22:06:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518937843	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 09 2020 21:59:07	JP Morgan Chase, PO Box 15298, Wilmington, DE 19850
518937849	Email/Text: bnc@nordstrom.com	Oct 09 2020 22:05:24	Nordstrom Card Services, PO Box 6566, Englewood, CO 80155-6566
518939521	+ Email/PDF: gecsed@recoverycorp.com	Oct 09 2020 21:59:57	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518937837	*+	CUNA Mutual Group, 5910 Mineral Point Road, Madison, WI 53705-4498
518937838	*+	CUNA Mutual Group, 5910 Mineral Point Road, Madison, WI 53705-4498
518937835	*+	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
518937844	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JP Morgan Chase, PO Box 15298, Wilmington, DE 19850
518937848	*+	Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360
518937858	*+	West Orange Municipal Federal Credit Uni, 342 Main Street, West Orange, NJ 07052-5726
jdb	*+	Lynn Catherine Tenore, 64 Grove Ave., East Hanover, NJ 07936-1520

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2020 at the address(es) listed below:

Name	Email Address
Barry J. Roy	on behalf of Joint Debtor Lynn Catherine Tenore broy@rltlawfirm.com
Barry J. Roy	on behalf of Debtor Louis Anthony Tenore broy@rltlawfirm.com

District/off: 0312-2

User: admin

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Benjamin A. Stanziale, Jr.

on behalf of Trustee Benjamin A. Stanziale Jr. trustee@stanzialelaw.com, nj45@ecfbis.com

Benjamin A. Stanziale, Jr.

trustee@stanzialelaw.com nj45@ecfbis.com

John R. Morton, Jr.

on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Robert Davidow

on behalf of Creditor BAYVIEW LOAN SERVICING LLC nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7